



Trustmark Hospital StayPay[®] insurance

Helping to balance protection and cost.

Trustmark is proud to offer a consumer-driven hospital indemnity product that provides superior protection for employees and unparalleled flexibility for employers. We relied on the voices of our customers to develop a product that offers much-needed protection with innovative features you won't find elsewhere in the market. Trustmark Hospital StayPay[®] helps employers balance cost containment and comprehensive coverage, and helps employees feel safe from the shock of high hospital bills.

Flexible plans

Adjustable admission benefit

Insureds can change the amount of their first day confinement benefit to match their current situation and preferences. Moving to a higher deductible medical plan? An insured can call and boost their first day confinement benefit with no underwriting or medical questions.

Flexible design

Brokers and employers can choose from a selection of added HSA-compliant optional benefits to offer meaningful value to insureds with Health Savings Accounts. For groups without HSAs, a wide variety of enriched rider options mean you can craft the perfect solution for any client.

Industry-exceeding features

Many of our plan features and riders go beyond similar offerings from competitors, like our TrekCheck travel and lodging rider, which can help pay for costs associated with trips more than 50 miles from an insured's home (half the distance required by some other plans) – and includes benefits to help pay for short-term room or home rental services as well as hotels.

Base benefit HSA

Our HSA-compliant base benefit includes:

- **First day confinement.** Provides one lump-sum benefit upon the first day of confinement in a hospital. Amounts vary from \$500 to \$3000, and can be pre-selected to match employee deductibles or out-of-pocket maximums.
- **Daily confinement.** Pays for each day of hospital confinement after the first day, up to 365 days. Daily amounts range from \$100-\$500.
- **ICU benefit.** Pays at twice the rate of the selected Daily Confinement benefit, up to 365 days.
- **First occurrence.** An optional extra boost (\$500-\$3000) for the first hospitalization in a given year, to help employees meet high deductibles or out-of-pocket maximums.
- **Normal childbirth.** Admissions for normal childbirth are included in the base benefit, but this can be removed if it doesn't offer utility to the employee group. (Complications of pregnancy are always covered.)
- **Mental wellness & addiction recovery.** Admissions for these reasons are treated as normal triggers for the base benefit.

Claim Free Return HSA

Customers we surveyed told us they wanted a feature to get money back if they don't file a claim – and we listened! The Claim-Free Return rider offers a \$100 check to policyholders for every two-year period they don't have a hospital stay. Getting money back can improve policy retention and increase satisfaction with an employer's benefits. Employers can be more confident their employees will be protected with additional financial security.



Wellness Checks HSA

This rider promotes good health and wellness by providing \$25-\$100 to offset the cost of routine medical or vision tests, follow-up tests, and biometric screenings. Each covered person can claim once in each of those categories per year.



Voluntary Benefits

Enriched features & benefit options

Additional riders and options can be selected at the employer level to deliver a solution tailored to your client's needs. Brokers and employers can choose any combination – the plan is completely customizable.

Immediate care

- **Emergency room.** \$100-\$200 for an emergency room visit, whether or not it leads to an admission, up to 3 times per person per year.
- **Urgent care.** \$100-\$200 for a visit to an urgent care facility, up to 3 times per person per year.
- **Ambulance.** \$100-200 for emergency ground or water ambulance (and/or \$250-\$1000 for air ambulance) transportation to a hospital, up to 3 times per person per year.

Surgery

- **Inpatient surgery.** \$200-\$600 for a surgery performed during a hospital confinement.
- **Outpatient surgery.** \$50-\$300 for a surgery performed on an outpatient basis, in a hospital, day surgery center, emergency room, urgent care facility or doctor's office.
- **Anesthesia.** 25% of the applicable surgery benefit for receiving total anesthesia.

Rehab

- **Inpatient rehabilitation.** \$100-\$200 for time spent confined to a rehabilitation facility following an accident or illness.
- **Outpatient rehabilitation.** \$25-\$100 for visits to outpatient rehabilitation, including physical, occupational, and speech therapies.
- **Mental wellness and addiction recovery.** \$25-100 for inpatient or outpatient rehabilitation for mental health or substance use disorders.

Imaging

- **Major imaging.** \$100 for MRI, ultrasound, CT and PET scans, up to 3 times per person per year.
- **Minor imaging.** \$25-50 for x-rays and other minor imaging, up to 3 times per person per year.

TrekCheck

By offsetting the cost of travel more than 50 miles from home (\$25-\$100 per day, 5 times per year), this benefit can help employees access better or more specialized care than might be available to them locally.





Follow-up care

\$50-\$100 for one follow-up doctor visit, up to three times per year.

This material is published for the use of Trustmark producers. It provides a brief description of voluntary benefit protection under form HII 119 and associated riders, and is not a contract. Benefits, definitions, exclusions, limitations, rates, and availability may vary by state. Underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

¹An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

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Features

Flexible admission benefit

Insureds can adjust their first-day confinement benefit level within a range at any time to match their current situation and preferences.

Fully portable

The insured can keep the same benefit and premium, even upon leaving the employer or retiring.

Guaranteed renewable

In most states, insureds can keep their coverage to age 70 (or for 5 years total if they purchased the policy between the ages of 66-70).

Level premiums

Level premiums (based on issue age and industry class) for as long as the policy remains in force.



Plan design

Eligibility

- Active employees, ages 18-70*, working a minimum of 20 hours per week
- Spouses, ages 18-70
- Children and dependent grandchildren, ages 0-26
- Pre-existing condition limitations may apply.

*Maximum issue age may vary by state.


Trustmark
benefits beyond benefits